

<i>SERFF Tracking Number:</i>	<i>MGCA-126197194</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mid-West National Life Insurance Company of Tennessee</i>	<i>State Tracking Number:</i>	<i>42708</i>
<i>Company Tracking Number:</i>	<i>MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432</i>		
<i>TOI:</i>	<i>H171 Individual Health - Prescription Drug</i>	<i>Sub-TOI:</i>	<i>H171.000 Health - Prescription Drug</i>
<i>Product Name:</i>	<i>MW-25892-IR AR (01/04) -Prescription Drug Plan A &amp; B</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee		
Product Name: MW-25892-IR AR (01/04) - Prescription Drug Plan A & B	SERFF Tr Num: MGCA-126197194 State: ArkansasLH	
TOI: H171 Individual Health - Prescription Drug	SERFF Status: Closed	State Tr Num: 42708
Sub-TOI: H171.000 Health - Prescription Drug	Co Tr Num: MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Sergei Mordovine, Yan Yuan, Trent Bridges, David Beimesch, Aliya Panjwani, Tony Huang, Sean Casey, Eliseo Rodriguez, Kendall Daniels, Charles Schneeberger, Chanel Orallo, Joanna Gulling, Sommay Khounlo, EDS EDSSupport, Liz Hart	Disposition Date: 06/22/2009
	Date Submitted: 06/19/2009	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: Our state of domicile is Texas and does not require rate changes to be filed.
Explanation for Combination/Other:	Market Type:
Submission Type: New Submission	Group Market Size:

SERFF Tracking Number: MGCA-126197194 State: Arkansas  
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42708  
Company Tracking Number: MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432  
TOI: H171 Individual Health - Prescription Drug Sub-TOI: H171.000 Health - Prescription Drug  
Product Name: MW-25892-IR AR (01/04) -Prescription Drug Plan A & B  
Project Name/Number: /

Overall Rate Impact: Group Market Type:  
Filing Status Changed: 06/22/2009 Explanation for Other Group Market Type:  
State Status Changed: 06/22/2009  
Deemer Date: Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-126197194 State: Arkansas  
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#### Filing Description:

These forms provide benefits for prescription drugs. These services will be subject to deductibles, copays, coinsurance provisions, maximum benefit amount and other limitations shown in the policy schedule. This policy form is conditionally renewable, subject to the company's right to discontinue or terminate coverage as provided in the termination of coverage section of the policy.

## Company and Contact

#### Filing Contact Information

Aliya Panjwani, aliya.panywani@healthmarkets.com  
 Healthmarkets (817) 255-3884 [Phone]  
 North Richland Hills, TX 76180 (817) 255-8274[FAX]

#### Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas  
 9151 Boulevard 26 Group Code: 264 Company Type:  
 North Richland Hills, TX 76180 Group Name: State ID Number:  
 (817) 255-3100 ext. [Phone] FEIN Number: 62-0724538  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$50.00	06/19/2009	28687671

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/22/2009	06/22/2009

SERFF Tracking Number: MGCA-126197194 State: Arkansas  
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Project Name/Number: /

## Disposition

Disposition Date: 06/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 9% level rate increase on your submission. The approval is subject to the following conditions:

- 1 .Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-126197194 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42708

Company Tracking Number: MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432

TOI: H171 Individual Health - Prescription Drug Sub-TOI: H171.000 Health - Prescription Drug

Product Name: MW-25892-IR AR (01/04) -Prescription Drug Plan A & B

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documents	Approved-Closed	Yes
Rate	MW-25892-IR AR (01/04) Rate Pages	Approved-Closed	Yes

SERFF Tracking Number:	MGCA-126197194	State:	Arkansas
Filing Company:	Mid-West National Life Insurance Company of Tennessee	State Tracking Number:	42708
Company Tracking Number:	MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432		
TOI:	H17I Individual Health - Prescription Drug	Sub-TOI:	H17I.000 Health - Prescription Drug
Product Name:	MW-25892-IR AR (01/04) -Prescription Drug Plan A & B		
Project Name/Number:	/		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-126197194 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42708

Company Tracking Number: MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432

TOI: H171 Individual Health - Prescription Drug Sub-TOI: H171.000 Health - Prescription Drug

Product Name: MW-25892-IR AR (01/04) -Prescription Drug Plan A & B

Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	MW-25892-IR AR (01/04) Rate Pages	MW-25892-IR AR New (01/04)			MW-25892-IR AR (0104) Rate Page 1.pdf MW-25892-IR AR (0104) Rate Page 2.pdf MW-25892-IR AR (0104) Rate Page 3.pdf



**Mid-West National Life Insurance Company of Tennessee**  
Administrative Offices: 9151 Grapevine Highway, North Richland Hills, TX 76180

**Prescription Drug Rider Form MW-25892-IR AR (01/04)**  
**Monthly Non-Smoker Premium Rates**  
**\$15 Copay Rates**

Plancodes CPX15R

Formula = (AgeSex x Tobacco x AE Factor x Inflation, 0)

Inflation	1.258950000
AE Factor	1.200000000

**\$500 Annual Maximum**

Age	Deductible				
	\$100	\$150	\$200	\$250	\$500
Child	\$3.36	\$3.09	\$2.82	\$2.55	\$1.74
2 children	\$6.72	\$6.46	\$6.21	\$5.95	\$5.18
3+ children	\$11.76	\$11.24	\$10.72	\$10.20	\$8.64
0 - 18	\$3.08	\$3.13	\$3.19	\$3.24	\$3.40
19 - 34	\$3.85	\$3.65	\$3.44	\$3.24	\$2.63
35 - 44	\$6.16	\$6.00	\$5.83	\$5.67	\$5.18
45 - 54	\$9.24	\$8.86	\$8.48	\$8.10	\$6.96
55 - 64	\$13.09	\$12.51	\$11.92	\$11.34	\$9.59

**\$1,000 Annual Maximum**

Age	Deductible				
	\$100	\$150	\$200	\$250	\$500
Child	\$3.44	\$3.16	\$2.89	\$2.61	\$1.78
2 children	\$6.88	\$6.62	\$6.35	\$6.09	\$5.30
3+ children	\$12.04	\$11.51	\$10.97	\$10.44	\$8.84
0 - 18	\$3.24	\$3.28	\$3.32	\$3.36	\$3.48
19 - 34	\$4.86	\$4.64	\$4.42	\$4.20	\$3.54
35 - 44	\$7.29	\$7.10	\$6.91	\$6.72	\$6.15
45 - 54	\$11.34	\$10.64	\$9.94	\$9.24	\$7.14
55 - 64	\$16.20	\$15.56	\$14.92	\$14.28	\$12.36

**\$1,500 Annual Maximum**

Age	Deductible				
	\$100	\$150	\$200	\$250	\$500
Child	\$5.40	\$5.40	\$4.50	\$4.50	\$3.60
2 children	\$10.80	\$9.90	\$9.90	\$9.00	\$7.20
3+ children	\$18.90	\$18.00	\$17.10	\$16.20	\$12.60
0 - 18	\$6.30	\$6.30	\$5.40	\$5.40	\$4.50
19 - 34	\$8.10	\$8.10	\$7.20	\$7.20	\$6.30
35 - 44	\$11.70	\$11.70	\$11.70	\$10.80	\$9.90
45 - 54	\$18.90	\$18.00	\$17.10	\$16.20	\$14.40
55 - 64	\$25.20	\$24.30	\$23.40	\$22.50	\$20.70

**\$2,000 Annual Maximum**

Age	Deductible				
	\$100	\$150	\$200	\$250	\$500
Child	\$6.30	\$6.30	\$6.30	\$5.40	\$4.50
2 children	\$13.50	\$12.60	\$12.60	\$11.70	\$9.00
3+ children	\$22.50	\$21.60	\$19.80	\$18.90	\$16.20
0 - 18	\$7.20	\$7.20	\$6.30	\$6.30	\$5.40
19 - 34	\$9.90	\$9.00	\$9.00	\$9.00	\$8.10
35 - 44	\$13.50	\$13.50	\$13.50	\$12.60	\$11.70
45 - 54	\$20.70	\$19.80	\$19.80	\$19.80	\$18.00
55 - 64	\$29.70	\$28.80	\$27.90	\$27.00	\$26.10

For smoker rates, multiply the appropriate non-smoker rate from above by 1.17 and round to the near dollar.

For annual, semi-annual, or quarterly rates, multiply the appropriate monthly rate by 11, 6, or 3 respectively.

Plan codes listed above may not be inclusive.

**Mid-West National Life Insurance Company of Tennessee**

Administrative Offices: 9151 Grapevine Highway, North Richland Hills, TX 76180

**Prescription Drug Rider Form MW-25892-IR AR (01/04)  
Monthly Non-Smoker Premium Rates**

Plan codes AXAB33P, AXAB36P, KXAB32P, KXAB32X, KXAB35P

Formula = (AgeSex x Tobacco x AE Factor x Inflation, 0)

Inflation	1.258950000
AE Factor	1.200000000

**500 Annual Maximum**

	<b><u>Deductible</u></b>				
<b>Age</b>	<b>\$100</b>	<b>\$150</b>	<b>\$200</b>	<b>\$250</b>	<b>\$500</b>
<b>Child</b>	\$4	\$4	\$3	\$3	\$3
<b>2 children</b>	\$8	\$7	\$7	\$7	\$6
<b>3+ children</b>	\$14	\$13	\$12	\$12	\$11
<b>0 - 18</b>	\$4	\$4	\$4	\$4	\$3
<b>19 - 34</b>	\$5	\$5	\$5	\$4	\$4
<b>35 - 44</b>	\$8	\$8	\$8	\$7	\$6
<b>45 - 54</b>	\$12	\$11	\$11	\$10	\$9
<b>55 - 64</b>	\$17	\$16	\$15	\$14	\$13

**1000 Annual Maximum**

	<b><u>Deductible</u></b>				
<b>Age</b>	<b>\$100</b>	<b>\$150</b>	<b>\$200</b>	<b>\$250</b>	<b>\$500</b>
<b>Child</b>	\$4	\$4	\$3	\$3	\$3
<b>2 children</b>	\$8	\$7	\$7	\$7	\$7
<b>3+ children</b>	\$14	\$13	\$12	\$12	\$12
<b>0 - 18</b>	\$4	\$4	\$4	\$4	\$3
<b>19 - 34</b>	\$6	\$6	\$5	\$5	\$5
<b>35 - 44</b>	\$9	\$9	\$9	\$8	\$7
<b>45 - 54</b>	\$14	\$13	\$12	\$11	\$10
<b>55 - 64</b>	\$20	\$19	\$18	\$17	\$16

**1500 Annual Maximum**

	<b><u>Deductible</u></b>				
<b>Age</b>	<b>\$100</b>	<b>\$150</b>	<b>\$200</b>	<b>\$250</b>	<b>\$500</b>
<b>Child</b>	\$6	\$6	\$5	\$5	\$4
<b>2 children</b>	\$12	\$11	\$11	\$10	\$8
<b>3+ children</b>	\$21	\$20	\$19	\$18	\$14
<b>0 - 18</b>	\$7	\$7	\$6	\$6	\$5
<b>19 - 34</b>	\$9	\$9	\$8	\$8	\$7
<b>35 - 44</b>	\$13	\$13	\$13	\$12	\$11
<b>45 - 54</b>	\$21	\$20	\$19	\$18	\$16
<b>55 - 64</b>	\$28	\$27	\$26	\$25	\$23

**2000 Annual Maximum**

	<b><u>Deductible</u></b>				
<b>Age</b>	<b>\$100</b>	<b>\$150</b>	<b>\$200</b>	<b>\$250</b>	<b>\$500</b>
<b>Child</b>	\$7	\$7	\$7	\$6	\$5
<b>2 children</b>	\$15	\$14	\$14	\$13	\$10
<b>3+ children</b>	\$25	\$24	\$22	\$21	\$18
<b>0 - 18</b>	\$8	\$8	\$7	\$7	\$6
<b>19 - 34</b>	\$11	\$10	\$10	\$10	\$9
<b>35 - 44</b>	\$15	\$15	\$15	\$14	\$13
<b>45 - 54</b>	\$23	\$22	\$22	\$22	\$20
<b>55 - 64</b>	\$33	\$32	\$31	\$30	\$29

For smoker rates, multiply the appropriate non-smoker rate from above by 1.17.

For annual, semi-annual, or quarterly rates, multiply the appropriate monthly rate by 11, 6, or 3 respectively.

## Mid-West National Life Insurance Company of Tennessee

Administrative Offices: 9151 Grapevine Highway, North Richland Hills, TX 76180

### Prescription Drug Rider Form MW-25892-IR AR (01/04)

#### Monthly Non-Smoker Premium Rates

#### \$15 Copay Rates

Plan codes CPX18R

Formula = (AgeSex x Tobacco x AE Factor x Inflation, 0)

Inflation	1.258950000
AE Factor	1.200000000

#### \$1,500 Annual Maximum

	Deductible
Age	\$100
Child	\$3.44
2 children	\$6.88
3+ children	\$12.04
0 - 18	\$3.24
19 - 34	\$4.86
35 - 44	\$7.29
45 - 54	\$11.34
55 - 64	\$16.20

For smoker rates, multiply the appropriate non-smoker rate from above by 1.17 and round to the near dollar.

For annual, semi-annual, or quarterly rates, multiply the appropriate monthly rate by 11, 6, or 3 respectively.

SERFF Tracking Number: MGCA-126197194 State: Arkansas  
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42708  
Company Tracking Number: MW-25892-IR AR (01/04) 200907 AR MIDWEST 14432  
TOI: H171 Individual Health - Prescription Drug Sub-TOI: H171.000 Health - Prescription Drug  
Product Name: MW-25892-IR AR (01/04) -Prescription Drug Plan A & B  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Supporting Documents **Review Status:** Approved-Closed 06/22/2009

**Comments:**

**Attachments:**

MW-25892 Arkansas Experience.pdf  
MW-25892 Nationwide Experience.pdf  
MW-25892-IR AR (0104) Certification.pdf  
MW-25892-IR AR (0104) Cover Letter.pdf  
MW-25892-IR AR (0104) Rate History.pdf

# MidWest National Life Insurance Company of Tennessee

## Arkansas Experience MW-25892 Prescription Drug Plan A & B

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2007 - 2008	119,451	87,649	73.4%
2009 YTD	3,609	2,551	70.7%
Total	123,060	90,200	73.3%

### With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	55,293	41,580	75.2%
Projection Period**	36,208	24,438	67.5%

### Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	55,293	41,580	75.2%
Projection Period**	34,376	24,438	71.1%

\* Experience Period: September 1, 2007 through August 31, 2008

\*\* Projection includes the effect of prior increases and a trend factor of 8%.  
Projection period: May 1, 2009 through April 30, 2010

# MidWest National Life Insurance Company of Tennessee

## Nationwide Experience

### MW-25892 Prescription Drug Plan A & B and State Variants

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
2007 - 2008	26,732,820	14,878,545	55.7%
2009 YTD	793,017	506,882	63.9%
<b>Total</b>	<b>27,525,837</b>	<b>15,385,427</b>	<b>55.9%</b>

### With Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	12,448,358	7,041,847	56.6%
Projection Period**	7,956,784	4,855,958	61.0%

### Without Proposed Rate Increase

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Experience Period*	12,448,358	7,041,847	56.6%
Projection Period**	7,554,074	4,855,958	64.3%

\* Experience Period: September 1, 2007 through August 31, 2008

\*\* Projection includes the effect of prior increases and a trend factor of 8%.

Projection period: May 1, 2009 through April 30, 2010

## Certification of Compliance with Arkansas Rule and Regulation 19

Insurer: NAIC # 264-66087  
Form Number(s): MW-25892-IR AR (01/04)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



\_\_\_\_\_  
Signature of Company Officer

John Ames, FSA, MAAA  
Name

6/12/2009  
Date



**Mid-West National  
Life Insurance  
Company of Tennessee**  
Home Office: Oklahoma City, OK

9151 Boulevard 26  
N Richland Hills, TX 76180  
www.midwestlife.com  
Phone: 800.729.2302  
Fax: 817.255.8274

6/8/2009

Ms. Rosalind Minor  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock AR 72201-1904

**RE: Mid-West National Life Insurance Company of Tennessee  
Individual Rate Filing for:  
Legend Prescription Drug Expense Rider  
MW-25892-IR AR (01/04)  
Company NAIC # 264-66087  
Company FEIN # 62-0724538**

Dear Ms. Minor,

The above referenced product requires a rate change. Enclosed please find an actuarial memorandum and exhibits in support of the modification. This rate filing is being made in the states of AR, CO, DC, GA, KS, LA, MS, NM, TX, and WV . Our state of domicile is Texas and does not require rate changes to be filed.

We appreciate your review of our rate filing. If you have any questions, please contact me at the following number or email address.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Aliya Panjwani'.

Aliya Panjwani  
Actuarial Analyst  
Phone: (800) 729-2302 x3884  
Fax: (817) 255-8274  
Email: NRHAct-Comp@HealthMarkets.com

Enclosures



**Arkansas Rate History**  
**Legend Prescription Drug Rider MW-25892-IR AR (01/04)**

Plan Codes	
CPX15R, KXAB32P, KXAB35P	
Approval Date	Percent Change
11/1/2007	5%

Plan Codes	
CPX18R, AXAB33P, AXAB36P	
Approval Date	Percent Change
1/1/2008	5%

Plan Codes	
KXAB32X	
Approval Date	Percent Change
7/1/2002	10%
11/1/2007	5%